

## V. SUMMARY OF CLAIMED SUBJECT MATTER

The invention is a system for automatically re-allocating a portion of a transaction amount to an investment system, and more particularly to a system for diverting a portion of a transaction amount to a user investment trust to grow the funds for the benefits of the user or a designated beneficiary after a set gestation period. Independent Claims 30, 37, 46, and 52 are at issue in this appeal.

The subject matter of each of independent Claims 30, 37, 46, and 52 can be broadly identified and generally mapped by reference to the same page and line numbers of the disclosure in Specification and the same reference numbers in the drawings, as set forth below. The claimed invention, of course, is not limited to the these descriptions and embodiments, but is defined by the claims.

In reference to Figure 1, Claims 30 ~~and 37~~ sets forth a method ~~and system, respectively~~, for electronically reallocating a portion of a transaction amount (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) in a transaction between a user (1) and a vendor (5), which includes electronically distributing a portion reallocated from the transaction amount from a user account (13) to a vendor account (18); and electronically distributing the portion reallocated from the transaction amount from the vendor account (18) to a user trust account (20), wherein the portion allocated from the transaction amount in the user trust account is placed in a user investment vehicle (24) for the user (1). See Specification page 3, line 23 to page 10, line 21.

Also in reference to Figure 1, Claim 37 sets forth a system for electronically reallocating a portion of a transaction amount (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) in a transaction between a user (1) and a vendor (5), which includes

electronically distributing a portion reallocated from the transaction amount from a user account (13) to a vendor account (18); and electronically distributing the portion reallocated from the transaction amount from the vendor account (18) to a user trust account (20), wherein the portion allocated from the transaction amount in the user trust account is placed in a user investment vehicle (24) for the user (1). See Specification page 3, line 23 to page 10, line 21.

Also in reference to Figure 1, Claims 46 ~~and 52~~ sets forth a method ~~and system~~, ~~respectively~~, for electronically reallocating a portion of a transaction amount (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) in a transaction between a user (1) and a vendor (5). This method/~~system~~ includes electronically receiving at least a portion reallocated from the transaction amount from the vendor (5) to the user account (13) proximate in time to said transaction using an electronic system (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) and placing said portion reallocated from said transaction amount in a user investment vehicle (24) for said user. See Specification page 3, line 23 to page 10, line 21.

Also in reference to Figure 1, Claim 52 sets forth a system for electronically reallocating a portion of a transaction amount (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) in a transaction between a user (1) and a vendor (5). This system includes electronically receiving at least a portion reallocated from the transaction amount from the vendor (5) to the user account (13) proximate in time to said transaction using an electronic system (money transfer systems 12, 15, 22 and transaction processing units 14, 17, 21) and placing said portion reallocated from said transaction amount in a user investment vehicle (24) for said user. See Specification page 3, line 23 to page 10, line 21.

As discussed in the Background of the Specification, the typical family is undereducated and or simply not able to save money for their children's steadily increasing cost of education, or to save money for retirement. Lower and middle income families are saddled with the need to provide for their future themselves, but without any additional income to put aside after paying for current expenses.

The claimed invention, conceived of by Mr. Palmeri at least as early as 1996, is a workable and efficient system that allows individuals to automatically put money aside. This money would be invested and grown for their future or their children's future, without the need for them to generate additional funds or manage said funds. *Specification page 1, line 15 to 2, line 16. See also, Declaration of Richard Palmeri and attachments thereto (outlining the great benefits of the "Kids Bank and Trust" in letters to interested parties).*

In the claimed invention, funds are reallocated from a transaction amount between a user and a vendor to an investment vehicle for the user. As discussed in the Specification, the vendor would agree to allocate a portion of its own sale price for the investment. By making the re-allocation of a portion of the transaction price come directly from the vendor's sale price, the transaction is invisible to the user, and does not require him/her to invest his/her own funds. The vendor in turn receives direct benefits from this arrangement through its tremendous marketing appeal, which provides a significant incentive for the user to shop with them. Also, the vendor may receive tax incentives as well. *Specification page 8, line 4 to page 10, line 21.*